

**Information to identify the case:**

Debtor 1	<u>Dawna C. Sowinski</u>	Social Security number or ITIN	<b>xxx-xx-3334</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-20244-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawna C. Sowinski  
aka Dawna C. Statler

5/30/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Dawna C. Sowinski  
 Debtor

Case No. 14-20244-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: May 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2019.

db	+Dawna C. Sowinski, 135 Sportsman Road, Leechburg, PA 15656-7212
cr	+Oliphant Financial, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	UPMC, c/o Convergent Healthcare Recoveries Inc, PO Box 1289, Peoria, IL 61654-1289
13782955	Hayt, Hayt, & Landau, LLC, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003
13782956	+JP Morgan Chase Bank, N.A., 3415 Vision Drive, Columbus, OH 43219-6009
14045689	+JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
13782957	Magee Women's Hospital of UPMC, PO Box 382059, Pittsburgh, PA 15250-8059
13782959	+Sterling Jewelers & Kay Jewelers, c/o Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd., Atlanta, GA 30360-2100
13886587	+UPMC, c/o Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289
13782960	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13782962	+UPMC-Magee, c/o Convergent Healthcare Recoveries Inc, 124 SW Adam Street, Suite 215, Peoria, IL 61602-2321
13886586	+UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 31 2019 03:07:33 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

13809792	EDI: AIS.COM May 31 2019 06:43:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
13796275	+EDI: ATLASACQU.COM May 31 2019 06:43:00 Atlas Acquisitions LLC, on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303
13782951	EDI: URSI.COM May 31 2019 06:43:00 Capital One Bank, N.A., c/o United Recovery Systems LP, PO Box 722929, Houston, TX 77272-2929
13782952	E-mail/Text: bankruptcy@clearviewfcu.org May 31 2019 03:07:40 Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
13782953	+E-mail/Text: bdsupport@creditmanagementcompany.com May 31 2019 03:08:03 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13782954	EDI: MID8.COM May 31 2019 06:43:00 Credit One Bank, c/o Midland Credit Management, Inc., PO Box 60578, Los Angeles, CA 90060-0578
13856395	EDI: RESURGENT.COM May 31 2019 06:43:00 LVNV Funding, LLC its successors and assigns as, assignee of Windstream Communications,, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13782958	+EDI: AGFINANCE.COM May 31 2019 06:43:00 One Main Financial, 262 South Water Street, Suite 2, Kittanning, PA 16201-2451
13807885	EDI: Q3G.COM May 31 2019 06:43:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	JPMORGAN CHASE BANK, N.A.
13782961*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 22

Date Rcvd: May 30, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Dawna C. Sowinski julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5